

## FRANK B. GARVER



1887—Born in Middletown, Dauphin County, Pa., of German parentage.

1891-1904—Attended public school, worked on grandparents' farm during summer vacation.

1904-1909—Employed by A. G. Banks, of Banks Bros. at Middletown, Pa., in department store where first commercial experience was received.

1909—Worked for S. H. Keor & Co., at Buffalo, N. Y., as stock man. Returned home. Worked on farm a few months. Went to Lorain, O., to work in office National Tube Co.

1910—September, started to work for S. S. Kruege Co., at Cleveland, O. Became enthusiastic about the business and decided to make good.

1913—February 5, married Miss Hilda VanTress, of Cleveland, O. Opened store No. 56 at Belleville, Ill.

1913—Transferred to store No. 56 at St. Joseph, Mo. Joined Masonic Lodge, became a Shriner. Became a member of the First Methodist Church and appointed to official board of which I am an active member.

1915—Purchased first shares of Kruege stock.

1916—Purchased first real estate.

1917—Purchased home for wife and two boys.

1918—Played first game of golf, and became a golf enthusiast. Have made many mistakes; have made many friends; have made some money; have saved some money; have enjoyed living; love my God, my family, and the S and 16c business.

## SYLVESTER J. HEIN



1893—Born at Buffalo, N. Y., of French parentage.

1895—Father died.

1900-1910—Attended parochial school. In 1910 graduated.

1911—Attended Master Park high school. Worked afternoons and evenings as an usher.

1913—Death of mother. Left school to accept position with the F. W. Woolworth Co., as stock clerk.

1914—Left F. W. Woolworth Co. to accept position with the S. S. Kruege Co., as stock clerk.

1915—Promoted to floor manager at Buffalo store. Attended Hurst Business College, taking a general business course, evenings and noon hour.

1916—Made assistant manager at Buffalo, N. Y.

1917—Married Miss Lucy Dennis.

1918—Made manager of S. S. Kruege Co., Lockport, N. Y. Birth of son, William E.

1918—Death of wife.

1919—Active in Lockport housing campaign.